



Frequently Asked Questions

In this section you will find answers to most of the questions you are looking for. For more details, you can also refer to our step-by-step [User Guide](#) for Mobile and [User Guide](#) for Web. Please take some time out to read this document before calling the helpline (042-111-225-225).

myABL Registration:

What is *myABL* Digital Banking?

myABL Digital Banking is Allied Bank's Internet and Mobile banking platform. It is the latest internet and mobile banking platform which offers a more secure, reliable and efficient digital banking service that caters to both Retail and Business customers alike

What are the applicable charges for *myABL* Digital Banking?

There is no subscription or annual charges for using myABL. For any specific transaction/service charges kindly refer to applicable SOC from the below link for details.

<https://www.abl.com/services/downloads/schedule-of-charges/>

I don't have an Account in Allied Bank. Can I use *myABL*?

To use *myABL* you must have an Allied Bank Account. Kindly visit your nearest Allied Bank branch where our friendly staff will assist you with account opening.

I have an ABL account, but no ATM/Debit Card. Can I still avail *myABL*?

Yes, you can register on myABL without a debit card.

How can I register for myABL digital banking?

Please follow these steps to register for myABL digital banking:

1. Download myABL digital banking App for Android or iOS from [Google Play](#), [Apple](#) and [Huawei](#) App Stores.
2. Tap on **Register** button on login screen.
3. Enter the following details:
 1. **CNIC#** (13 digits without any dashes"-")
 2. Select your current **Mobile Network**
 3. Enter your **Mobile Number** (in the format 03XXXXXXXXXX as per your record available with the Bank)
 4. Select any value from "Referred By" drop down (optional)
5. After confirming your information, a **10-character complex One Time Password (OTP)** will be sent via SMS to the mobile number registered with us for verification. Manual entry of OTP is restricted on Android devices for security reasons.
6. After verifying the OTP, you will be asked for in-app biometric verification. If unsuccessful, visit any ABL branch for in-person biometric verification.

7. After verification, you can see all accounts available for linking and you can uncheck the ones you don't want to link.
8. You can then set your "Username" and "Password".
9. After successful registration, you will receive an automated verification call. Once you confirm, there will be a two-hour cooling period before you can start using your account for transactions.

Note:

- In case of mismatch of information due to change of personal information e.g., Mobile number, please [click here](#) to know how to update your contact details.

I am a foreign national residing in Pakistan. Can I register for myABL digital banking?

Yes, you can. You need to visit any ABL branch in order to perform your in-person verification after which you will be able to register on myABL digital banking.

What are the terms and conditions for using *myABL*?

[Click here](#) to view the **Terms & Conditions**

I have multiple accounts with Allied Bank. How do I link them with *myABL*?

At time of registration, you can choose to link your accounts with myABL. Simply select the account you wish to link by checking the appropriate box. If you decide to link/delink any account within myABL later on, you can easily do so by going to Settings, tapping on Manage Accounts (Link / Delink) and by following the on screen instructions.

Security features and ID management:

What is One-Time Pin or OTP?

It is a unique Personal Identification Number which ***myABL*** users require to perform transactions.

What if I was unable to activate myABL Internet/Mobile Banking service at the time of registration?

After successful registration for myABL internet/mobile banking, you can only avail non-financial services. To activate financial services, you'll receive an automated verification call. If you missed automated call, go to Services and tap on the 'Activate myABL' option to initiate the call again.

I gave my biometric consent a while ago but I did not register for myABL. Do I need to give my consent again for registration?

If you have provided your biometric consent from the branch more than 90 days ago, only then you will have to provide your biometric consent again in order to register. You can provide your biometric consent either from the branch or via the in-app biometric verification which is available at the time of registration.

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Is **myABL** secure?

Strong security measures have been devised to curb the chance of any fraud or malicious act. The security features that are incorporated with the Internet Banking are:

1. Extended Validation-Secure Socket Layer (EV-SSL)
2. Time bound One-Time Pin (OTP) is used for all financial transactions.
3. Free of charge SMS notification, which is sent to customer at Login and upon OTP generation.

Moreover, all transactions are further secured using a **ONE-TIME PIN (OTP)** interface.

Which things should I consider while using **myABL**?

- To minimize the risk of fraud, you are obliged to take reasonable security precautions as set out in the Terms and Conditions. These may include and are not limited to:
Making sure you choose a Username or Password that mixes lower case, uppercase, special characters and/or numbers.
- Changing your password regularly.
- Refraining from accessing the account from a computer in a public place.
- Monitoring your account activity on a regular basis and logging off when you have finished with your transactions.
- Browser security updates should be applied at regular intervals by the Browser/Operating system provider.
- Installing appropriate firewall software.
- If you notice any suspicious activity on your account, change your Password instantly or notify immediately to ABL Helpline at 111-225-225.
- *Never store myABL ID/passwords, card numbers on your browser.*
- *Login to myABL Internet Banking through <https://www.abl.com> into your browser.*
- *Always logout myABL after use.*
- *Check your last login details and transaction history.*

What are the recommended browsers for accessing **myABL**?

myABL is best viewed with:

- Google Chrome version 70.0.3578 and above
- Mozilla Firefox version 63 and above
- Microsoft Edge 44 and above
- Safari version 10 and above

On which O.S versions of mobile and tablet devices **myABL** is supported?

myABL is compatible on below O.S versions of mobile and tablet devices.

- Android version 6.0 and above
- iOS version 11.0 and above
- Huawei HMS version 5.0 and above

How to clear browser cache if **myABL** is inaccessible or not working properly?

[Click Here](#) for step-by-step Guide to clear browser cache.

I've forgotten my Username. What should I do?

If you have forgotten your username, Tap on 'Having trouble logging in' and select 'Forgot Username' on myABL digital banking app. Provide your CNIC and mobile number and follow the on-screen instructions to reset your username.

I've forgotten my password. What should I do?

Your password is highly confidential information. Please do not share it with anyone. If you have forgotten your password, Tap on 'Having trouble logging in' and select 'Forgot Password' on myABL digital banking app. Follow the on-screen instructions to reset your password.

Can I perform financial transactions immediately after resetting my Password?

After resetting your password, you will get a verification call. Once you confirm, there will be a two-hour cooling period before you can start using your account for transactions.

What if I do not accept or attend the automated call?

Financial transactions will be frozen until you provide positive confirmation on the automated call. A 2-hour cooling period will only start when positive confirmation is received on the automated call. You can still log in with a new password, but financial transactions will remain blocked.

How can I re-initiate the automated call for 'forgot password' if I have missed it the first time?

If you missed both automated calls, go to Services and tap on the 'Activate myABL digital banking' option to initiate the call again.

What happens if I try 'forgot password' using any unregistered device?

You will need to call the helpline for verification and password reset. After verification, a temporary password will be sent to your registered email. Log in with the temporary password and set a new one.

How my "myABL" Digital Banking ID can be blocked?

- Customer should call Allied Phone Banking Help line number at 111-225-225 and request bank to block his/her myABL user ID/profile for any security reason.
- Customer account can be also be blocked by six (6) consecutive wrong password attempts
- Bank has right to block customer account/profile to prevent any fraudulent activity found on your Internet Banking account for security reasons.

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How can I unblock my “myABL” Digital Banking ID?

You can unblock your myABL Internet Banking account by calling Allied Phone Banking Helpline 111-225-225 from your registered number. After verification Phone Banker will un-block your Internet Banking account/profile.

How to activate biometric login functionality on myABL?

Biometric login allows you to use Touch ID/Face ID to login myABL application instead of entering your login credentials.

Note: Biometric login using Face ID is currently available for iPhone mobiles only.

This functionality depends upon the availability of Touch ID/Face ID sensor on your smartphone. You must scan your fingerprint or face and enable this functionality on your smartphone by following below steps:

1. Enter *myABL* Username and password on login screen.
2. Click Enable Biometric Login option and press Sign In.
3. It will ask to allow to let myABL app store Device ID, choose allow.
4. Please scan your finger or face to confirm.
5. It will login.

After registering your Touch ID/Face ID, the next time you login, you will notice an Icon with Touch ID/Face ID available under Join Now button. Simply press it and when asked, place your finger on the sensor or scan your face if you are using iPhone with Face ID feature and login into your myABL account without having to enter your username and password.

How to deactivate Biometric login functionality on myABL?

Customer is required to open “Security setting” from Hamburger menu of myABL and then deselect the ‘Manage Biometric Login’ option.

Product Features:

What are key features of *myABL* Digital Banking?

myABL hosts an array of features, which are available to Allied Bank customers 24x7 over internet and mobile and it offers real-time access to all your account information. Key features include:

- Biometric login with Touch ID (Login with Face ID is also available for users having iPhone X or above)
- Voice Assisted Banking for Funds Transfer, Accounts & ABL Credit Card Balance Inquiry using Siri (for iPhone users)
- 360 degree insight of complete account relationship with Allied Bank
- Personal Finance Management
- Manage Personal Information (Add/update address and preferred address marking)
- Debit Card Management (activation, PIN generation, change, temporary block & unblock Card/ POS/ ATM / fallback for international usage, allow international usage and allow E-commerce usage)
- Booking of Bus, Movie & Event Tickets
- Funds Transfer
- Utility Bill Payments
- Credit Card Payments
- Pay Anyone
- Mobile Top-ups

- Payments
- ABL and Other Banks Credit Cards Payment
- Govt. Payments
- Student Fee Payments
- Internet/Broadband Bill Payments
- Internet Shopping
- Insurance Payments
- Investment Payments
- Mastercard QR Scan & Pay
- Golootlo QR Scan for discounts
- Franchise Payments
- Donations
- Pay Day Loan
- Manage ABL AMC Mutual Fund Investments
- WHT Certificate
- Daily transaction limit view and adjustment
- Marking of Transfer/Payment as Favorite
- Payee/ Biller management
- Mini & Full Account Statement
- Subscription of E-Statement on different frequencies
- Cheque Book request & Cheque Status Inquiry
- Account Link/Delink and default account setup
- View transaction history
- Alerts & Notifications
- Allied Live Chat
- Discount Offers
- Locate Us
- Apply for a Credit Card
- Temporary Limit Enhancement
- Managed Linked Devices
- Change OTP option (Email to SMS and vice versa)

Who can I pay using myABL Digital Banking Service?

You can pay Allied Bank account holders or any other bank (Listed on **myABL**) anywhere in Pakistan. With just a few taps, funds can be transferred to any registered or unregistered beneficiary.

You can also pay your Utility Bills, School/University Fees, Manage your Investments, Pay your Internet Bills, Mobile Top-up and much more. Bill payment can be made to any registered or unregistered Biller.

How do I add a new Payee?

You can add Payee from following different ways.

- From “Manage Payees & Billers” option available in Preferences (Mobile App) and in Quick Access card on Dashboard of Web view.
- You can add new Payee after performing any fund transfer transaction from “New Payee” tab.

How do I add a new Biller?

You can add Billers from following different ways.

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- From “Manage Payees & Billers” option available in Preferences (Mobile App) and in Quick Access card on Dashboard of Web view.
- You can add new Biller after performing any transaction by selecting “New Biller” tab.

Adding Payee/Biller is necessary for transferring funds or paying bills?

No, it is not necessarily required. Customer can transfer money and pay bills without having to add any payee/biller. Follow the below mentioned steps for making such payments:

- **For Funds Transfer:**

For Mobile, go to “Transfers” card on dashboard and select “New Payee”. Enter the required credentials to complete funds transfer transaction straight through.

For Web, go to “Transfers” card on dashboard and select “New Payee”. Enter the required credentials to complete funds transfer transaction straight through

- **For Bill Payments:**

For Mobile, go to Payments card on dashboard and select New Payments. There, select Biller Category and Biller type and enter the required credentials to complete the bill payment transaction.

For Web, go to Payments card on dashboard and select Pay Bills. There, select New Biller in Payment type and enter the required credentials to complete the bill payment transaction

When is funds transfer effective?

Funds transfer is effective immediately unless you are intimated of a failure or an error. When you enter the OTP, the process is invoked immediately and funds are transferred to the destination account. This will also be notified through a confirmation email/SMS.

When is bill payment effective?

Bill payment is effective immediately, unless you are intimated of a failure or an error. When you pay bills online, funds will be immediately transferred from your account to pay your bills. This will also be notified through a confirmation email/SMS.

What is the difference between “Mini Statement” and “Full Account Statement”?

“Mini Statement” is a quick view of your few recent Dr /Cr transactions with closing balance whereas “Full Account statement” provides you convenience to view and download detailed transactions anytime, with the option to view last 30, 90 days or any date range transaction history. You can also specify dates/range of your choice for viewing full account statement.

How to view my daily transaction limit?

Login onto myABL Mobile App, Go to Hamburger menu, Go to Preferences and then click on Limit Management option where you can view and adjust your daily transaction limits of myABL.

For Web App, go to Hamburger menu, go to Settings and then click on Limits option where you can view and adjust your daily transaction limits of myABL.

How to mark any transaction as favorite?

For the ease of repayments, myABL now offers the option to mark any payment as favorite. At the end of each transaction, either FT/IBFT or Bill Payment, it offers the option to mark your transaction as favorite. By this, you can save your frequently performed transactions in the list of Favorite transactions from where you can access and perform the same transaction in future quickly without having to enter beneficiary detail, amount and other details again.

I have registered a new device and wish to remove my previous device. What should I do?

A feature called "Managed Linked Devices" is available in myABL digital banking, allowing you to view and remove linked devices.

Go to Settings and select Managed Linked Devices.

What happens when I remove a device from myABL digital banking's linked devices list?

When you remove a device, it loses access to your myABL digital banking account. You need to register the device again to regain access.

How do I initiate OTP Change from Email to SMS and vice versa?

Go to settings in myABL, choose "Change OTP Option," and follow the steps to change your OTP medium.

How long does it take for the change OTP option to be effective?

The change OTP option takes effect immediately after the process is completed. You will begin receiving OTP on the new option (SMS or Email) once the change is successful

myABL Ticket Service

What is myABL Tickets service?

myABL Tickets is an online ticketing service which provides myABL users with the facility to book movie, bus and events tickets using myABL web or mobile apps.

What type of tickets can be booked using Tickets service of myABL?

You can book **bus**, **movie** or **event** tickets by making payment from your ABL account.

Are there any service charges applied on booking online tickets using Tickets service of myABL?

5% convenience fee is charged on purchase of every ticket (except Daewoo) by the service provider i.e. Easy Tickets. These charges are also shown on payment confirmation screen before completion of transaction.

How will I get the ticket booking confirmation?

When a booking is confirmed, you will receive a system generated booking confirmation email from noreply@easytickets.pk with your booking detail. You will also receive your booking confirmation details on your mobile phone via SMS.

How can I collect my tickets?

You can collect your tickets at the service provider's counter by showing them the booking confirmation code you received via email and SMS.

Can I cancel or change the ticket booked using Tickets service of myABL?

As per policy of service providers, once booked, tickets cannot be cancelled, refunded or exchanged. Cinema or event ticket once booked is non-refundable / non-Cancellable / non-schedulable for all partners. For bus, user will visit ticket history section and cancel his ticket at least Two hour before. In this case 30% amount will be deducted and 70% of ticket amount will be refundable.

How do I claim a refund for a booking that I want to cancel?

Cinema and event tickets once booked are deemed as sold. It is not possible to cancel, refund or exchange these tickets.

Cancellation request only for Bus Tickets will be processed immediately however customer refund will be processed within 5 working days. In case funds not received within 5 working days then customer may contact Allied Bank Helpline number 111-225-225.

If Bus or Movie Ticket booked but dropped/cancelled by the partner then how refund will be processed?

In case user missed a bus or a cinema show, there will be no refund. However, if Bus/Movie is dropped/cancelled by the service provider then user will be adjusted in next bus/next show. In case user not entertained at terminal/cinema, user can contact at Service provider support numbers: 0332-1422241, 0336-4593028 and support@easytickets.pk. Such issues will be forwarded to bus services/cinema team and resolution will arrange ASAP and TAT will vary case to case basis.

How can I view history of my Tickets purchases via myABL?

Tickets book or purchase history can be access from option “My Tickets” which is available on main screen of Tickets services.

What if I do not receive confirmation email of my booking?

Please take up your complaint with Easy Tickets, the main service provider of online ticket booking service at the following numbers: 0332-1422241, 0336-4593028 and support@easytickets.pk. However, if your complaint remained unresolved for 7 days after your online booking, you may lodge a complaint at Allied Phone Banking on 111-225-225

I am facing issues in booking online Tickets via myABL. What do I do?

You may lodge a complaint at Allied Phone Banking on 111-225-225 to register your issue.

What do I do if there is some error in pricing?

If the amount you pay for a ticket is incorrect regardless of whether because of an error in a price posted/shown on myABL or otherwise communicated to you, or you are able to order a ticket before its scheduled on-sale or presale date or you are able to order a ticket that was not supposed to have been released for sale, then the service provider i.e. Easy Tickets, will have the right to cancel that ticket (or the order for that ticket) and refund to you the amount that you paid. This will apply regardless of whether because of human error or a transactional malfunction.

Master Card QR Transactions

What is Mastercard QR?

QR is short for Quick Response (they can be read quickly by a cell phone camera). They are used to take a piece of information from a transitory media and put it in to your cell phone. Mastercard QR are QR Codes used by Mastercard to acquire online payments at retailers.

What is myABL MasterCard QR Payment?

myABL Mastercard QR Payment is a contact less payment method powered by MasterCard payment scheme where a payment is performed by scanning a Mastercard QR code of merchant using myABL mobile app (Android or iOS) to process the payment following the standard specified by Mastercard.

How can I make a Mastercard QR payment using my myABL Digital Banking app?

- Login to myABL mobile application.
- Scan QR Code.
- Validate the Merchant details & amount.
- Select your account from you wish to pay.
- Enter OTP.
- Submit the Payment Request.

Where are myABL Mastercard QR payments acceptable?

myABL Mastercard QR payments will be acceptable on all local Merchants with Mastercard QR stickers.

Can Customer be paying physical cash payment for MasterCard QR or not?

No! customer can only pay via myABL Digital Banking app by using myABL Mastercard QR payment option.

Does online QR payments available on Internet is acceptable or not for International merchants?

Online myABL Mastercard QR Payments are valid for local merchant only in Pakistan via Mastercard QR.

Tip could be paid via myABL Mastercard QR payment or not?

Yes, you can pay Tip on myABL Mastercard QR payment wherever Tip is applicable.

What will be the process for filing any dispute for MasterCard QR based transaction payments?

In case of any issue related to myABL Mastercard QR payments, please call 24/7 Allied Phone Banking: 111-225225.

Are there any additional charges on payment via myABL MasterCard QR Codes?

No, there are no additional charges on payment via myABL Mastercard QR Codes.

What is the benefit of making payment via myABL MasterCard QR?

Firstly, its cashless mode of payment hence you don't need to carry cash to shop from any merchant accepting MasterCard QR payments. Further, you can also avail exciting discounts while making payment using MasterCard QR via myABL apps.

How can I find MasterCard QR discount offers available on different merchants?

Visit Offers section given on the login page of myABL app and web application to view complete list of discount offers available on myABL MasterCard QR Payment.

Golootlo QR Discounts and Redemption

What is Golootlo?

With Golootlo, you can access thousands of discounts at nearby restaurants, salons, retailers, doctor's clinic and much more.

How does Golootlo works?

Visit your nearest favorite brand's store and scan Golootlo QR code placed at the merchant to enjoy special discounts.

How to browse and avail Golootlo discounts using myABL?

There are two sections in myABL app to access Golootlo.

a. To Browse Offers

On login screen, there is an Offers option in the footer. Tap Offers and then tap Golootlo to see latest Golootlo QR discounts on all the available merchants

b. To Avail Discounts

Login myABL app and tap Scan QR option in the footer to open the QR scanner. Scan Golootlo QR code placed at the merchant and enter transaction amount to avail the offered discounts.

How can I raise any dispute against transaction done with Golootlo?

ABL only provides Golootlo QR scan facility on myABL app to redeem Golootlo discounts. For any dispute related to Golootlo discounts and payments, customer needs to contact directly Golootlo Team on Phone No: 021-111-566856

Debit Card Services

What features are available under Debit Cards option in myABL?

This option is a great help and convenience to the customers in managing their debit cards. Following features are extended to myABL Internet banking users in this regard:

- **Debit Card Activation**
- **Debit Card Temporary Block and Unblock.**
- **Allow eCommerce Use**
- **Allow International Use**
- **Debit Card PIN change**
- **Block/unblock card for POS**
- **Block/unblock card for ATM**
- **Block/unblock fallback for international usage**

Now, you can activate your new Debit card without need of calling on ABL helpline or visiting ATM and can also generate PIN code of your Debit card.

What is “Debit Card Temporary Block and Unblock” option?

You can now temporary block your Debit Card for any security reason and can further reactivate it with ease of using myABL on the go.

What is the purpose of “Allow eCommerce Use” under Debit Cards section?

You can use this feature to allow/disallow eCommerce transactions on your ABL Debit Card as per your need. This gives you more control on the use of your ABL Debit Card for eCommerce transactions.

What is the purpose of “Allow International Use” under Debit Cards section?

This feature provides you freedom to activate and block international transaction usage on your selected debit card. Please note that this facility is not available for None Resident Pakistani (NRP) customers.

What is the purpose of “Block/Unblock Card for ATM use” under Debit Cards section?

You can use this feature to allow/disallow ATM transactions on your ABL Debit Card.

What is the purpose of “Block/Unblock Card for POS use” under Debit Cards section?

You can use this feature to allow/disallow POS transactions on your ABL Debit Card as per your need. This gives you more control on the use of your ABL Debit Card for POS transactions.

What is the purpose of “Block/Unblock Fallback for International use” under Debit Cards section?

You can use this feature to allow/disallow Fallback transactions (transactions through magstripe) on your ABL Debit Card.

Can I change my existing Debit Card PIN code using myABL?

Yes, you can change your Debit card PIN Code if you already remember your existing ATM/Debit card PIN code.

I forgot my existing Debit card PIN code, could I generate new one with myABL?

No, currently this facility is available only at Allied Phone Banking. You can change your ATM PIN Code from myABL by providing existing PIN code.

Where is the temporary limit enhancement feature in myABL digital banking?

Go to Main Menu from “More” Icon at bottom right screen.

Go to “Manage Debit Cards” under it you can find “Temp Limit Enhancement”

You can activate the option from there.

Once activated, for how long will my ATM limits be enhanced?

The enhanced limits will be available till 11:59 PM of the same day after which originally assigned transactional limits will be automatically reverted.

Can I subscribe for temporary limit enhancement more than once in a single day?

No, the limit for a particular ATM transaction can only be enhanced once in a day.

Can I subscribe for limit enhancement service if my available account balance is less than the applicable Fee + FED for temporary limit enhancement?

No, there must be sufficient balance available in your account at the time of subscribing the service.

If I have multiple ABL debit cards on different ABL accounts, can I subscribe for limit enhancement service on multiple cards via myABL digital banking?

Yes, you can avail limit enhancement facility on different ABL debit cards that you have.

Manage Personal Information

Can I add/update my new addresses for branch correspondence by using myABL Digital Banking?

Yes, simply go to “Preferences > Manage Personal Information” section where all your address information will be displayed. Press “Add New Address” button to add another address or you may choose to update any existing address. System will validate OTP and will add/update your address information.

You will receive a confirmation SMS for the changes made.

What are the types of address that can be added/updated through myABL?

Following type of addresses can be defined.

- 1) Present Residential Address (Only one address allowed)
- 2) Permanent Residential Address (Only one address allowed)
- 3) Business Address (Only one address allowed)
- 4) Office Address (Only one address allowed)
- 5) Other Address (up to 5 addresses allowed)

Can I define my Foreign Address by using myABL Digital Banking?

Yes, you can define your Foreign Address by selecting “Foreign” from “Address location” on Add Address/Edit Address page.

How do I mark my preferred correspondence address on my Account?

Go to “Manage Personal Information” and click “Mark as Preferred Mailing Address” button where all your defined address information will be displayed. You can choose any of your account and mark any of your defined address as your preferred address.

What is the use of email address required in my correspondence address details?

Email address will be used to dispatch you the electronic statement of your account.

Voice-assisted myABL Digital Banking Service

What is voice-assisted myABL Digital Banking service?

Voice-assisted myABL Digital Banking allows iPhone users to perform banking services very conveniently by speaking to Siri voice assistant.

Which digital banking services are currently available via Siri?

Currently, the following banking services are available in myABL Digital Banking through Siri.

1. Transfer funds to any payee registered in your myABL payee list.
2. View Current and Savings Accounts' balance.
3. View Credit Card balance.

How do I set up voice-assisted myABL Digital Banking service – Siri on my iPhone?

You can turn on Siri by selecting the Preferences > Siri & Search > select the Press Home for Siri switch. You can also select the Allow Siri When Locked switch to enable or disable Siri on the lock screen. For more information on Siri settings, it is suggested to refer your phone's latest user guide.

What are the pre-requisites to use voice-assisted myABL Digital Banking service on my iPhone?

You need to ensure the following prerequisites:

- iPhone with a minimum version of iOS 11.
- Valid myABL Digital Banking ID
- myABL app installed on your iPhone.
- Siri with the permission to access myABL app.
- Biometric login (Face ID or Touch ID) enabled on myABL app.
- myABL app should be closed if it is running in the background.

How can I check my current account, savings account, or credit card balance using Siri?

Launch Siri by holding the home button on your iPhone or by calling out 'Hey Siri' depending on the settings enabled on your device.

Once Siri is open on your phone, ask Siri for account balance by specifying the account type.

Example: *Hey Siri, what is my current account balance.*

Hey Siri, what is my saving account balance.

Hey Siri, what is my credit card balance.

Siri will authenticate you using Touch ID or Face ID and show your requested account or credit card balance through my myABL Digital Banking on your phone screen.

How can I transfer funds using Siri?

Launch Siri by holding the home button on your iPhone or by calling out 'Hey Siri' depending on the settings enabled on your device.

Once Siri is open on your phone, ask Siri to make payment by specifying details i.e., payee name, amount and comments/note for payment.

For example: *Hey Siri, pay Ali Imran fifty thousand for office rent.*

Siri will request you to open myABL app and authenticate yourself using Touch ID or Face ID and take you directly to payment confirmation screen in myABL Digital Banking app.

Can I transfer funds to a new payee which does not exist in my payee list?

No, Siri can only transfer funds to registered payees. In case of new payee, you must add it in myABL Digital Banking before making payments to it through Siri.

Is it secure to perform balance inquiry and funds transfer via Siri?

Yes, funds transfer via Siri follows two-factor authentication i.e., biometric login and One Time Password (OTP) validation to ensure security of transaction. Similarly, for balance inquiry biometric login is required to ensure no one but only you can perform the balance inquiry.

Can I fetch account balance of multiple accounts with Siri?

Yes, Siri can get account balance of multiple accounts of the same category i.e. Savings or Current.

Does Siri allow the user to select an account during transaction?

No, to provide seamless experience Siri will always use the default account for payments. If you want to change your default account, please login to myABL Digital Banking app to change default account under "Settings" option.

What are the limits for funds transfer through Siri?

You can enjoy your full limits available in myABL Digital Banking for various funds transfer categories using Siri.

PFM (Personal Finance Management)

What is myABL PFM (Personal Finance Management)?

myABL PFM (Personal Finance Management) is a powerful Spend Analysis tool that helps you to better plan and manage your expenses by having insight on the pattern of expenditures. You can make smarter financial decisions by tracking your expenses over time against your specified budget. myABL PFM is divided into following three segments for customers

1. My Spendings
2. My Budgets
3. My Spending Trends

What is My Spendings?

My Spendings tool helps the user by providing an insight on the pattern or areas of expenditures. It can then help users to make better and informed spending decisions. Using this option, users can view and analyse their spending.

There are two sections of My Spending

1. Manage Categories
2. View Transactions

What is Manage Categories?

The system defines 12 categories and sub categories, by default, to which customer will assign their transactions as per their choice. In addition to the existing default categories and sub categories (provided by myABL), users can also create new categories and subcategories using Manage Categories option.

What is View Transactions section?

In view transactions, myABL shows you last 3 months transactions which you can tagged against default or your custom created spending categories. You can also split amount of a transaction into two or more categories.

Does system allow to re-assign a category to an assigned expense?

Yes, customer can change a spending category of any particular transaction.

Can you split an expense into multiple categories?

Yes, you can split an expense into two or more categories.

What are My Budgets?

Using this option, the user can set monthly budget for each spending category to have a better control over expenses. myABL empowers you to watch where you are exceeding the budgeted amount and keep them in a check.

My Budgets is divided into two sections:

1. Set My Budget
2. Modify/Delete My Budget

What is Set My Budgets?

User can set up and keep track of monthly budgets for different spending categories. It also shows you how much budget you have consumed or how much you have exceeded your budget, in terms of percentage.

What is Modify/Delete My Budgets?

This option lets you edit already defined budget that includes expense category or the amount allotted to that budget. Along with this, customers have a choice to delete the budget as well.

What is My Spending Trends section?

The Spending Trends dashboard is divided into different sections, and displays the summary of category wise all the spendings as well as budgets vs spendings position. In My Spendings section, you can view all the spends based on all categories or choosing a specific category.

PayDay Loan

What is PayDay Loan?

PayDay Loan is a short-term loan which is offered to those myABL users who have maintained their salary account in Allied Bank Limited. The facility is currently being offered to the employees of the following companies:

1. PARCO
2. SUPARCO
3. NesPak Foundation
4. Cabinet Division
5. AA Spinning Mill
6. Capital Development Authority
7. SNGPL
8. DRAP
9. SZABIST – Islamabad
10. WASA – Lahore
11. COMSATS – University Islamabad
12. AIOU – Islamabad
13. Gun & Country Club – Islamabad

What is the eligibility criteria to avail PayDay Loan?

You are eligible to apply for PayDay Loan, if you meet the below criteria.

- Must be an employee of any of the above-mentioned companies
- Minimum 4 salary credits in the last 6 months and 2 salary credits in the last 2 months
- Minimum Salary Rs. 30,000
- Age up to 59.5 years and valid CNIC at the time of applying loan

How to apply PayDay Loan?

After login to myABL, App users can access PayDay Loan by selecting more option from bottom menu. Web user can access PayDay Loan from Quick Access section on Dashboard.

How much loan amount can be availed for PayDay Loan?

You can avail the loan between the range of Rs. 10,000 and 250,000.

What is the processing fee for Pay Day Loan?

Processing fee for PayDay Loan is 2.5% of the loan amount or Rs. 300 whichever is higher.

Is there any markup on PayDay Loan?

No, there is no markup on PayDay Loan if the payment is recovered within due date however in case of late payment 3% will be charged on the outstanding amount as late payment charges.

What is the tenure of PayDay Loan?

PayDay Loan will automatically be recovered on your next salary.

How to make payment against PayDay Loan?

System will automatically recover Loan amount on your next salary credit.

Can I check my PayDay Loan details from myABL?

Yes, you can check your Loan details under PayDay Loan History.

ABL AMC

What are the features & advantages that ABL customers can avail using myABL for “My Mutual Funds” feature?

myABL customers can perform following actions without the hassle of visiting branch or any other office.

- Invest
- Funds to Funds Transfer
- Redeem
- View Investment Dashboard
- View Transaction History

Can I open an investment account with AMC through myABL?

No. Currently only those customers can transact whose profile is available at AMC

What is the Invest option and how can I invest?

Customers can invest in new funds or re-invest in existing funds through myABL.

Can I invest in more than one fund?

Yes, customers can invest in as many funds as they wish.

What is Fund to Fund Transfer and how can I transfer or convert from one fund to another?

By using myABL, customers can partially or completely move their funds from one fund or plan to another fund or plan.

What is Redeem and how can I redeem my funds?

Customers can partially or completely redeem their funds from one fund or plan to another fund or plan as per their choice using “Pay by ABL account”

What if Invest, Redeem or Funds to Funds transfer request is taking longer time than usual, whom to contact for the issue??

For any issues in Invest, Redeem or Funds to Funds transfer request, you can contact ABL AMC team at its UAN number 042-111-225-262. You can also email them at contactus@ablamc.com

What can I do if it is not reflecting my Invest amount or the amount is not updated?

You can contact ABL AMC team at its UAN number 042-111-225-262. You can also email them at contactus@ablamc.com.

In case of any dispute or reversal, what can I do?

Again, for such issues, you can contact ABL AMC team at its UAN number 042-111-225-262. You can also email them at contactus@ablamc.com